

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : **10/608,562**
Filed : **June 30, 2003**
Applicant : **Mary Elizabeth Lawson et al.**
Title : **A Technique for Calculating Payee Specific Time to Payment Completion**
Confirmation No. : **7254**
TC/AU : **3685**
Examiner : **Steven S. Kim**
Docket No. : **23952-0142**
Customer No. : **29052**

SUBMISSION OF INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

The citation of information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

Pursuant to 37 C.F.R. § 1.97(c)(2), Applicants submit herewith the filing fee in the amount of \$180.00 under 37 C.F.R. § 1.17(p) associated with the present filing. Applicants hereby authorize the Commissioner to charge Deposit Account 19-5029 to cover this fee. The

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on October 2, 2009.

/Rether D. White/
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Commissioner is hereby authorized to charge any additional fees associated with this filing or credit any overpayment to Deposit Account 19-5029 (Reference No. 23952-0142).

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Respectfully submitted,

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Date: October 2, 2009

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